

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Attorney for Debtors

In Re:

REGINA YVONNE GUTHRIDGE

Debtor(s).

Case No.: 14-26918/CMG

Chapter: 13

Hearing Date: 09/21/16

Judge: Christine M. Gravelle

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO

☒ **CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**

☐ **TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The Debtors in the above-captioned Chapter 13 proceeding hereby object to the following:

1. ☒ Motion for Relief from the Automatic Stay filed by Bank of America, creditor. A hearing has been scheduled for September 21, 2016 at 9:00 am.

OR

☐ Motion to Dismiss filed by the Standing Chapter 13 Trustee. A hearing has been scheduled for , 2016 at 9:00 am.

☐ Certification of Default filed by , creditor. I am requesting a hearing be scheduled on this matter.

OR

☐ Certification of Default filed by Standing Chapter 13 Trustee. I am requesting a hearing be scheduled on this matter.

Re: In re Guthridge
Bky No.: 14-26918/CMG

- 2 ☐ Payments have been made in the amount of \$_____, but have not been accounted for. Documentation in support is attached hereto.
- 2 ☒ Payments have not been made for the following reasons and debtor proposes repayment as follows:
Attached are three copies which I do not believe I have received credit for. I would like to cure any remaining arrears over a period of time.
- 2 ☐ Other: _____

3. This certification is being made in an effort to resolve the issues raised by the creditor in its Motion.



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		Date August 22, 2016
DO NOT RETURN TO REMITTER		
Pay to the Order of Bank of America Home Loan	\$ 1,323.63	
"One Thousand Three Hundred Sixty Nine and 63/100 DOLLARS"		
3258-142	DOLLARS	228257825
Memo: Verify Authorized By Your Depositor		
#000706#642313726914	0441065317#	
THE ORIGINAL DOCUMENT IS A SECURITY FEATURE ON THE BACK. HOLD AT AN ANGLE TO VIEW WHEN CHECKING THE SECURITY.		

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REGINA OLTHOFF
613 LAUREL ST
LARCHMONT, NJ 07650-0000

DATE August 23, 2015

**DO NOT RETURN
TO REMITTER**

Pay to the
Order of Bank of America Home Loan

\$ 1,223.00

One Thousand Three Hundred Sixty Nine and 03/100 DOLLARS

3325 128

228207625

⑆00001676⑆231372691⑆ 0441055317⑆

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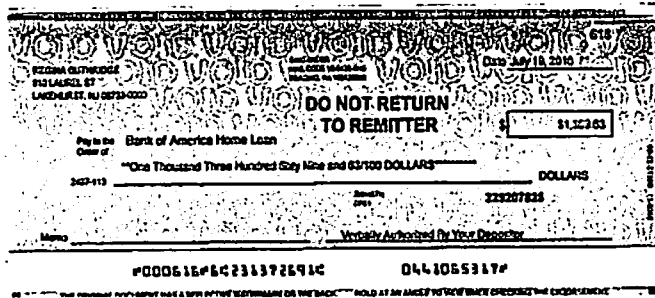
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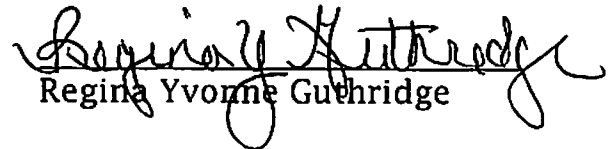
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4. I certify the above facts to be true. I am aware that if the above facts are willfully false, I am subject to punishment.

Date: 7/31/16


Regina Yvonne Guthridge